

Seasoned and Confident

Ryan

Male, 54 years old, longstanding member; lives in Ft. Lauderdale; second marriage; two college student kids from first marriage; small business entrepreneur at a mature stage of his career

I own an independent brokerage and we pride ourselves on being a part of the community here. You get to know your clients and faster than you realize it, you see their kids grow up and go to their weddings. I now have two agents working for me. Trained them both, and have enjoyed seeing them mature. They have a lot of energy and new ideas, and it's great enabling their success. I still have to worry about everything, because the buck stops with me. They get this, and I think it's prepared them for when they think about buying me out. Maybe they'll keep me on as an advisor?

WHAT TASKS FILL MY DAYS...

In the office before 8 AM; check email; check stocks; call kids, check on parents; make sure everyone is okay; reach out to clients I'm friends with, see if they need anything; workout, maybe a round of golf; dinner out with wife or client; walk the dog...

WHAT THE MDRT MEANS TO ME...

Membership is a sign of distinction. It says I've achieved the highest standards of my industry. Especially for new clients and referrals, it makes a difference in their comfort level with me.



I seek out thought leadership for...

New and interesting discoveries Ways to improve my game

I like belonging to organizations because of what...

I personally gain from them Membership says about me

When I finish or accomplish something, my first instinct is to...

Look for another mountain to climb Sit back and enjoy the view

Technology is woven throughout life, and my approach is...

Old school, I print my emails I just tweeted an app for that

At times, I'm more likely to trust people because of...

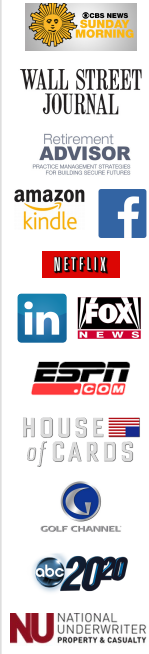
Their qualifications & credentials Our shared values & background

When facing tough times, I often draw strength from...

Conviction in my beliefs Remembering others depend on me

The world is changing and evolving every day, and I'm...

Optimistic and excited by it Skeptical and cautious because of it



MY MOTIVATIONS

- + Ego, prestige, recognition
- + Money, status symbols, toys
- + The "chase" of winning a client
- + Teaching my agents how I think service needs to be delivered
- + Keeping the trust and confidence of my clients
- + Family expenses, college tuition, making payroll
- + Beating the competition
- + Maintaining my lifestyle
- + Making TOT this year

MY FEARS, CONCERNS

- + Losing clients, business drying up, not having income
- + Some unexpected health issue
- + Getting the right price if I decide to sell the business
- + My staff leaving with clients
- + Losing stature, my reputation
- + The market, economy
- + No successor to take care of clients the way I would
- + My aging parents
- + Failing

MY FRUSTRATIONS

- + Too many bills
- + Not enough time for my wife
- + I have a question and don't have time to do the research
- + The values of younger people
- + The government changing the way I do business
- + Bad rap of "insurance people"
- + Back office details, managing
- + When do I get to have fun? enjoy my hobbies?
- + Kids' security, their futures

MY ASPIRATIONS

- + Be happy and financially set
- + Make a difference, volunteer, be a leader in my community
- + Have a solid, valuable business
- + Be seen as successful
- + Leave a legacy for my family and company
- + Be active until I die
- + One of my kids joins business
- + Raising good, successful kids
- + Retire and enjoy life at my vacation home

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Seasoned and Confident

“A journey where skills and accomplishments are recognized with prestige and distinction...”

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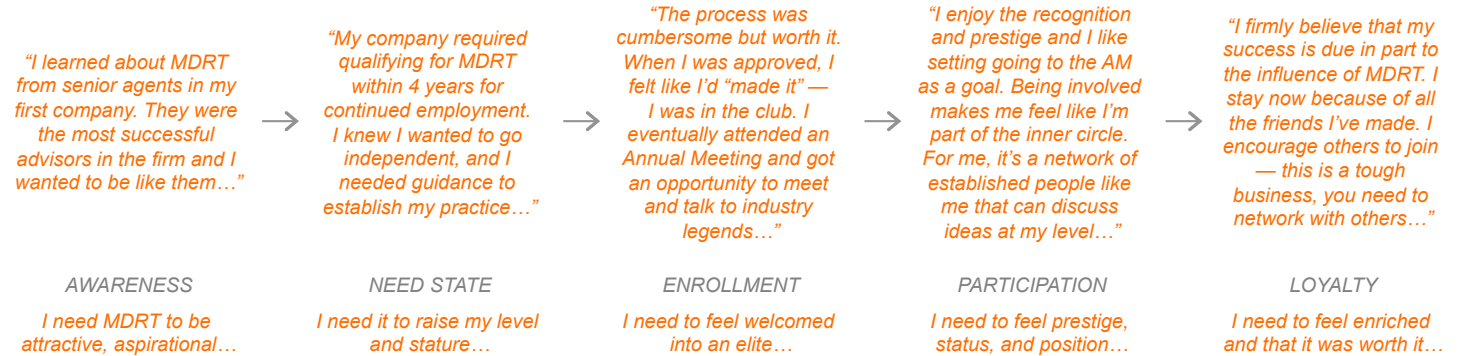
MY BIGGEST NEEDS...

- + Residual income
- + Wealth
- + To win
- + Have a valuable business to sell
- + Be viewed as having "made it"
- + Stay on the cutting edge
- + Have my ego stroked
- + Get to the gym
- + Prestige in my community
- + A high-end lifestyle
- + Help my kids find a summer job

AN EXCEPTIONAL EXPERIENCE WOULD BE...

- + Acquiring another business
- + Tickets for the final round of the Masters
- + Be a main platform keynote speaker
- + Super Bowl 50 yard line tickets
- + My kid joining my business

A MEANINGFUL RELATIONSHIP IS A JOURNEY WHERE NEEDS ARE SATISFIED BY THE BRAND...



MY EXPECTATIONS, WHERE I SET MY “BAR”...

- + “High-end”
- + Special treatment
- + Respect from others
- + Ritz Carlton level service
- + High-end personalization
- + Member of the top country club
- + Acquiring fine items
- + Recognition at industry events
- + The latest and greatest
- + Successful and happy kids
- + Perfection
- + A drink waiting for me at home at the end of the day

MESSAGES THAT I NEED TO HEAR...

- + *You are top shelf*
- + *You still got it, you're relevant*
- + *Yes sir!*
- + *You have knowledge*
- + *You are in control*
- + *You deserve it*
- + *I trust you*
- + *You're a good parent*
- + *Our keynote speaker today is...*
- + *You're impressive and accomplished*
- + *What could you teach me?*
- + *“Dad, I want to be a part of the family business”*

CONTENT THAT IS VALUABLE TO ME...

- + How to work for less time and more money
- + Quick reference sources
- + Target/niche marketing
- + The latest trends, what's hot
- + Enjoying your retirement
- + How to adapt to new tech
- + Active lifestyle info
- + Dealing with aging parents
- + Analysts' take on investment products
- + Succession planning; how to transition a business
- + Selling your practice

THINGS THAT WOULD MAKE EXPERIENCES DIFFERENT...

- + Evidence of hard work; craft
- + Self-made success
- + Upscale
- + Expensive
- + Top-notch, excellence
- + Good value
- + Remarkable quality
- + Beauty, aesthetic appeal
- + Just for me, personalized
- + Proactive: “comes to me with solutions, not problems”
- + Uniqueness, scarcity; no one else has it

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Ready to Make a Mark

James

Male, 39 years old; lives in Dallas, TX; married to a realtor, three kids; in transition, considering moving from a captive producer to an independent

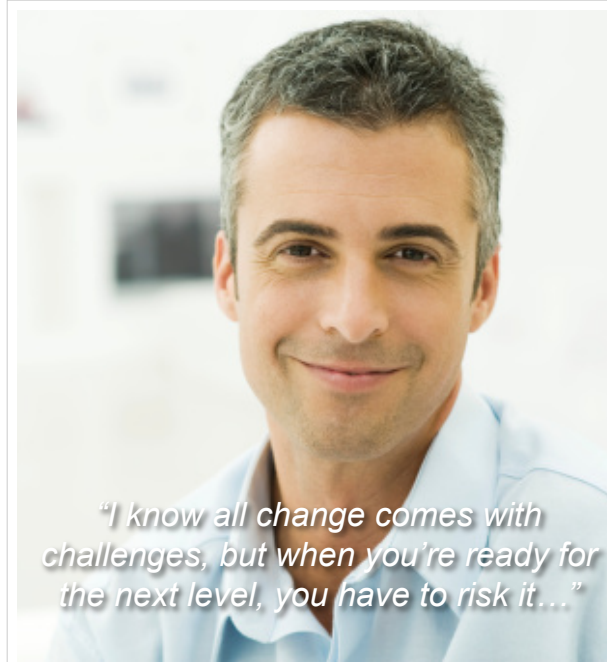
My father worked for a big insurance firm, so it made sense for me to start there. He was a great role model, and like him I'm a captive producer for another big company. More and more, though, I feel like it's the right time to make a change. I'd like to offer clients other services, like financial planning, and services for small businesses, like other firms do. I feel like I've finally figured this business out, enough so I'm excited about the possibility of making it work for me more. Going independent is a bit scary, though, with lots of unknowns. Truthfully, I'm probably the only thing really standing in my way.

WHAT TASKS FILL MY DAYS...

Early workout or run; check in with assistant; manage day-to-day operations; text wife and family; check Facebook; read trade journals; follow up on leads for new clients; drop kids off at sports practice; dinner at home; return emails after kids are asleep...

WHAT THE MDRT MEANS TO ME...

Within the business, membership seems mostly about sales numbers. To potential clients and contacts, though, I definitely see the badge value. At this stage, though, I need more than that to remain.



MY MOTIVATIONS

- + Meet sales goals for incentive trip or bonus
- + Build my book of business
- + More money; build wealth
- + Identify a niche to specialize
- + Build a good reputation
- + Support my family, be there; make them proud of me
- + Get good referrals from my clients, friends and contacts
- + Greater independence
- + Build stability and security

MY FEARS, CONCERNS

- + My kids' safety
- + Not being able to pay the bills
- + Failure; losing a big client
- + Assistant leaves and I get stuck doing everything
- + Client will be unhappy and it will hurt my reputation
- + Competition
- + Ruining my home life by working too hard
- + Economy will tank and business dries up

MY FRUSTRATIONS

- + Lots to do, not enough time
- + Getting people in my community to hear about me
- + Finding new prospects
- + Missing my kids growing up
- + I've reached a good point in my career, but now what?
- + Compliance/regulation complicates everything
- + Not enough time for fun
- + Everyone now has access to info on the internet

MY ASPIRATIONS

- + Making a great living, have a great lifestyle
- + A pipeline of referrals, no prospecting
- + Be an owner of a growing independent business
- + The capital to expand
- + A good marriage, great kids, more time to spend with them
- + Kids get into the "right" schools
- + Offer kids opportunities, college/career

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Ready to Make a Mark

“A journey where an investment in performance builds upon itself...”

James

Male, 39 years old; lives in Dallas, TX; married to a realtor, three kids; in transition, considering moving from a captive producer to an independent

MY BIGGEST NEEDS...

- + More freedom at work
- + More free time, personal time for family and hobbies, a vacation
- + A bigger house for a growing family
- + Support from my boss
- + A sense of achievement
- + New tactics for finding prospects
- + Financial security for the future, like for my kids' needs
- + Wisdom and confidence
- + Get together and socialize with friends more often; balance in my life

AN EXCEPTIONAL EXPERIENCE WOULD BE...

- + "Remote starter" for things
- + Home cooked, candlelight dinner with my wife with no distractions
- + Reality sports camp
- + A guys' trip with friends
- + "I love you, Daddy"

A MEANINGFUL RELATIONSHIP IS A JOURNEY WHERE NEEDS ARE SATISFIED BY THE BRAND...

“My dad was in the insurance business, and he always spoke positively about MDRT. I really didn't know much about what it stood for until I entered the business...”

AWARENESS

I need MDRT to be relevant now, to me...



“Once I was focused on building my career, not qualifying and becoming an MDRT member was simply not an option. To me it was proof that I could make a good living as an advisor...”

NEED STATE

I need it to mean something to clients...



“I felt a great sense of pride when I made it to MDRT. The more I meet with other members and am exposed to MDRT, the more I see a whole new world/definition of success out there...”

ENROLLMENT

I need to feel it isn't a ton of hoops or costs...



“I worry about having to qualify every year, especially if I go out on my own. It'll be different when I'm paying for my membership. I need to see that guidance, network and affirmation I initially bought into is really there...”

PARTICIPATION

I need to feel that this provides real returns...



“I'm still on the fence. We'll see if it helps grow my business. You could say my loyalty continually has to be earned. I'm not much of an evangelist for others to join because I'm still trying to figure out the value proposition...”

LOYALTY

I need to see a return on investment...

MY EXPECTATIONS, WHERE I SET MY "BAR"...

- + Be a community leader
- + Be a good father
- + Have successful kids
- + To get referrals, no cold calling
- + Family and friends support me
- + A good, happy life
- + Positive attitude
- + Quality
- + People to behave ethically
- + Responsiveness
- + Flexibility
- + My hard work and community connections to pay off

MESSAGES THAT I NEED TO HEAR...

- + *You're making real progress*
- + *Take that risk!*
- + Encouragement: *you have what it takes to change things*
- + *Do the best you can*
- + *It's worth the effort*
- + *You get out what you put in*
- + *There are no shortcuts*
- + An optimistic outlook from my bosses
- + *Clients believe in you, you're doing right by them*
- + *Here's what you need to know...*

CONTENT THAT IS VALUABLE TO ME...

- + How to go out on your own
- + How to hire and manage staff
- + How to write a business plan
- + Vacation ideas for families
- + Time management
- + Alternative ways to run business
- + How to develop strategic partnerships
- + Business planning
- + Mission or service opportunities
- + Success stories with examples and how-to's
- + CE programs, getting my CFP

THINGS THAT WOULD MAKE EXPERIENCES DIFFERENT...

- + Success stories
- + Style
- + Longevity, being tested
- + Excellence
- + Global awareness
- + Beauty
- + Simplicity
- + "Green" options
- + Touches me emotionally
- + Surprises
- + Personal touch
- + Connection to family
- + Easy to use and access

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Focused and Connected

Hiro

Male, 52 years old, longstanding member; Japanese, living in Tokyo; married with two kids in college, one studying in the US; a seasoned captive agent in a mature market abroad

I have steadily worked my way up at this company and now I'm one of its top producers. My clients and colleagues respect me and I get most of my business from referrals from loyal, happy clients. As a senior sales executive, I am responsible for educating the younger workers on my team about the business. Sales is about more than networking and finding clients, it's about building relationships, about anticipating a client's changing needs and proactively offering them opportunities. Anyone can follow up on a call sheet. Success comes from knowing all the things not in a book.

WHAT TASKS FILL MY DAYS...

Commute to office; check email on smartphone; work obligations, long office hours, socialize with clients; meet with staff and younger agents; train people; exercise; check on kids and parents; read for pleasure, relax with wife and friends...

WHAT THE MDRT MEANS TO ME...

It means I am a member of a worldwide organization of elite sales professionals. My peers are successful business people, who I can learn from and influence. It gives me stature with my clients and my firm.



"I admire individuals that value expertise, excellence, and achievement; they always put the client first..."

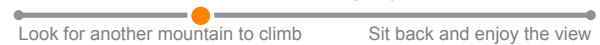
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I like belonging to organizations because of what...



When I finish or accomplish something, my first instinct is to...



Technology is woven throughout life, and my approach is...



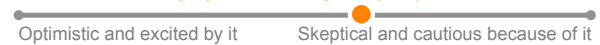
At times, I'm more likely to trust people because of...



When facing tough times, I often draw strength from...



The world is changing and evolving every day, and I'm...



MY MOTIVATIONS

- + Provide for my family
- + Continue to move up the ladder
- + Loyalty to my company
- + Take care of my parents as they get older
- + Increase my client base
- + Gain prestige and recognition, be seen as successful
- + Continue in MDRT, earn TOT
- + See employees on my staff grow professionally
- + Respect of my peers

MY FEARS, CONCERNS

- + Losing status, within my firm or with my clients
- + My elderly parents' health
- + Providing a comfortable lifestyle and standard of living
- + Company performance
- + Not making MDRT production
- + The young agents I'm mentoring won't succeed
- + Something will impact my ability to perform
- + Keeping up with change

MY FRUSTRATIONS

- + Employees underperforming
- + High family expectations
- + I need new ideas, what I'm doing isn't working anymore
- + MDRT articles in my language aren't focused on my market
- + Getting new clients in a limited and competitive market
- + Young workers' values; they only care about money
- + Changing business regulations
- + Stress of maintaining success

MY ASPIRATIONS

- + Comfortable family life
- + Foreign travel with my wife
- + Have a well-performing team
- + Be highly regarded, respected in my profession
- + Serve my clients well
- + Retire from my company, leaving a legacy of excellence
- + Have a vacation home
- + Make my own mentors proud
- + Very successful children, with happy families and grandkids

Focused and Connected

“A journey of where the accomplished can enjoy the company of exceptional peers...”

Hiro

Male, 52 years old, longstanding member; Japanese, living in Tokyo; married with two kids in college, one studying in the US; a seasoned captive agent in a mature market abroad

MY BIGGEST NEEDS...

- + Remain a top producer
- + Have a purpose at my company
- + To feel I'm doing right for my clients
- + Appreciation from the younger associates I'm mentoring
- + Close community ties
- + A connection with my clients that goes beyond just the sale
- + A sense of giving back
- + My children to become independent
- + The respect of my family and peers

AN EXCEPTIONAL EXPERIENCE WOULD BE...

- + A handwritten thank you note
- + Watching my child graduate magna cum laude from a prestigious college
- + The success of my team
- + An amazing loyalty award or trip
- + Sincere appreciation from a client

A MEANINGFUL RELATIONSHIP IS A JOURNEY WHERE NEEDS ARE SATISFIED BY THE BRAND...



MY EXPECTATIONS, WHERE I SET MY “BAR”...	MESSAGES THAT I NEED TO HEAR...	CONTENT THAT IS VALUABLE TO ME...	THINGS THAT WOULD MAKE EXPERIENCES DIFFERENT...
<ul style="list-style-type: none"> + Meet and exceed my goals + Hard work from others + Quality + Appreciation and respect + Clients always come first + Access to new opportunities and experiences + Top of the Table status + My staff to perform well + Efficient, accessible, and appropriate technology + Commitment, discipline, reliability, loyalty + My children to be successful 	<ul style="list-style-type: none"> + <i>You are respected</i> + <i>You have wisdom to share</i> + <i>You’ve earned my trust</i> + <i>You work hard and deliver</i> + <i>Your clients value what you do for them</i> + <i>You make a difference</i> + <i>You are an asset to our company</i> + <i>The company appreciates your loyalty and service</i> + <i>“I want to be on your team”</i> + <i>You have provided your clients the best</i> 	<ul style="list-style-type: none"> + How to keep sales staff motivated + Training in coaching and mentoring; mentoring tips + Teambuilding, maintaining an engaged team + How to use new technologies + Information to keep me current on industry trends + New products that can benefit my clients + Having a balanced life + How to care for aging parents + Charitable giving, philanthropy, community involvement 	<ul style="list-style-type: none"> + Believable personal success stories — inspiration + Being with self-made people + Longevity, time-tested + Excellent customer experience + Error-free + Dedication + Respect + Rewards loyalty + Honors service + Classic + Information on other leaders, what they’re doing/seeing

Rising Star

Lucy

Female, 29 years old; Korean, living in Seoul; single; parents live in another large city; one younger brother; new to the business, works as a captive agent where her primary focus is sales

If something is going to get any attention from me, it has to directly relate to my prime objectives: find clients, know what they want, and sell them our products. On the other hand, I'm new to the business and to sales, so I can't really afford not to listen to any suggestions. Especially if they can help me be more competitive. Ultimately, this is a business based on referrals. So I'm eager to learn how to develop a good reputation and valuable contacts. I watch my bosses and how comfortable they are with how the business works. That's the way I want to be.



I seek out thought leadership for...
 New and interesting discoveries ————— Ways to improve my game

I like belonging to organizations because of what...
 I personally gain from them ————— Membership says about me

When I finish or accomplish something, my first instinct is to...
 Look for another mountain to climb ————— Sit back and enjoy the view

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When facing tough times, I often draw strength from...
 Conviction in my beliefs ————— Remembering others depend on me

The world is changing and evolving every day, and I'm...
 Optimistic and excited by it ————— Skeptical and cautious because of it

WHAT TASKS FILL MY DAYS...

Wake up early; read email, make cold calls; grab lunch and eat at my desk; make appointments; work long days; call parents; text friends; eat out with clients; meet friends for late dinner; work out; study company materials; dream of a social life...

WHAT THE MDRT MEANS TO ME...

Not so much personally, but at my company, members are viewed as the best of the best in sales. It's an impressive designation here, and I think it's a requirement for the company investing in me.

MY MOTIVATIONS	MY FEARS, CONCERNS	MY FRUSTRATIONS	MY ASPIRATIONS
+ Meeting sales goals	+ I'll make a beginners' mistake	+ Always seem to be burning the candle at both ends	+ Become management
+ Thrill of the sale; immediate gratification of winning	+ I will fail, won't sell enough	+ No social/work balance	+ Land a big client
+ Money, purchasing power, signs of success	+ Missing out on something	+ There is so much to learn here	+ Keep getting promotions
+ Independence	+ Paying the bills	+ Prospecting isn't so easy	+ Have my own place, be financially stable
+ Make company sales club/ incentive trip	+ Disappointing my family with my career choices	+ Not being taken seriously because of my age or gender	+ Impress my boss's boss
+ Being a top performer	+ I won't rise above my peers	+ Training materials aren't as effective as talking to an expert	+ More income
+ Make my parents proud of me	+ A bad decision for a client	+ Regulations always changing	+ Get married and have kids
+ Develop a career for the long term	+ I don't know what I'm doing but I'm afraid to ask for help	+ Not having access to product and sales info in Korean	+ Make parents proud; be independent from them
	+ Am I really valuable or a money machine for my company?		+ A long and successful career
			+ Travel the world

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Rising Star

“A journey where hard work enables access, growth, and greater achievement...”

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MY BIGGEST NEEDS...

- + A competitive edge
- + Recognition as an up and comer
- + Build a book of business
- + To excel in the company
- + The respect of my peers
- + Money, incentives, financial success
- + A mentor
- + To believe in myself, have confidence
- + To not have to sacrifice having fun
- + Time with my friends
- + My family's respect

AN EXCEPTIONAL EXPERIENCE WOULD BE...

- + Being promoted to management
- + Company paid trips to Annual Meeting
- + App that connects to prospects
- + Overseas vacation, international travel
- + Make a big, impressive sale
- + Wowing my peers, friends and family

A MEANINGFUL RELATIONSHIP IS A JOURNEY WHERE NEEDS ARE SATISFIED BY THE BRAND...



MY EXPECTATIONS, WHERE I SET MY “BAR”...	MESSAGES THAT I NEED TO HEAR...	CONTENT THAT IS VALUABLE TO ME...	THINGS THAT WOULD MAKE EXPERIENCES DIFFERENT...
<ul style="list-style-type: none"> + Move up the ranks here + Be recognized for my work + Respect + To qualify for MDRT + Positive feedback from my manager; constructive criticism + Speak to a lot of prospects to meet my goals + Have to network with successful agents + Efficiency; get more efficient + Customized/personalized + Up-to-date/modern + Access to tech, Wi-Fi, etc. 	<ul style="list-style-type: none"> + Positive reinforcement: <i>Great job! You're a valued team member! You'll go far!</i> + <i>You're on the right path</i> + <i>We hear good things about you</i> + <i>It's worth it! Stick to it!</i> + <i>You've earned a break; relax</i> + <i>Here are areas to improve and I can help you by...</i> + <i>Mistakes will happen, learn from them</i> + <i>Rejection by clients is not personal; shake it off</i> + <i>You're servicing your clients well and they appreciate you</i> 	<ul style="list-style-type: none"> + How to build a referral pipeline + Prospecting for clients + What TOT members do to become successful + How to handle objections, how to close a sale, how to network effectively + How to brand myself + Success stories that include how-to's + Psychology of decision-making + Product knowledge, client solutions + Proprietary technology, tools, and tips 	<ul style="list-style-type: none"> + Higher quality, higher value + Proven to be successful + Interactive, digital + Always on, anywhere, anytime + Peer-approved + Mobile, social, location-based + Socially responsible, “green,” sustainable + Fashionable, stylish, designed + Involving my friends, social + Exclusive, like Gangnam + Cool, something my friends don't already have

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